

DAFTAR PUSTAKA

- Adams, R., & Ferreira, D. (2009). Women in the boardroom and their impact on governance and performance. *J. Financ. Econ*, 94, 291–309.
- Agarwal, S., Driscoll, J., Gabaix, X., & Laibson, D. (2009). The age of reason. Financial decisions over the life-cycle with implications for regulation. *Brookings Papers*, 51–117 (Fall).
- Badan Pusat Statistik. (2021). Berita Resmi Statistik No. 07/01/Th. XXIV.
- Baltagi, B. H. (1995). *Econometric Analysis of Panel Data*. New York: John Wiley and Sons.
- Barber, B. M., & Odean, T. (1999). Boys will be Boys: Gender, Overconfidence, and Common Stock Investment.
- Berger, A. N., Kick, T., & Schaeck, K. (2014). Executive board composition and bank risk taking. *Journal of Corporate Finance*, 48-65.
- Bertrand, M., & Schoar, A. (2003). Managing with style: the effect of managers on firm policies. *J. Econ*, 118, 1169–1208.
- Bolton, P., & Dewatripoint, M. (2005). *Contract Theory*. MIT Press : Cambridge and London.
- Bursa Efek Indonesia. (April 2022). Sensus Perempuan dalam Tim Kepemimpinan Eksekutif di Perusahaan IDX200.
- Campbell, J. (2001). Household finance. *J. Financ*, 61, 1553–1604.
- Croson, R., & Gneezy, U. (2009). Gender differences in preferences. *J. Econ. Lit*, 47, 1–27.
- Grable, J., McGill, S., & Britt, S. (2009). Risk tolerance estimation bias: the age effect. *J. Bus. Econ, Res*. 7, 1–12.
- Graham, J., & Harvey, C. (2001). The theory and practice of corporate finance: evidence from the field. *J. Financ. Econ*, 60, 187–243.
- Greene, W. H. (2000). *Econometric Analysis : 4th Edition*. New Jersey, USA: Prentice Hall.
- Gujarati, D. N. (2003). *Basic Econometrics : Fourth Edition*. New York: McGraw-Hill.
- Hambrick, D. C., & Mason, P. A. (1984, Apr). Upper Echelons: The Organization as a Reflection of Its Top Managers. *The Academy of Management*

Review, 9 No.2, 193-206. Retrieved from
<https://www.jstor.org/stable/258434>

- Harni, T. P. (2022). *Determinan Tingkat Imbal Hasil Obligasi Pemerintah pada Masa Pandemi Covid-19: Studi Empiris di 5 Negara ASEAN*. Tesis. Fakultas Ekonomi dan Bisnis. Universitas Gadjah Mada.
- Hermalin, B. E., & Weisbach, M. S. (1991). The Effects of Board Composition and Direct Incentives on Firm Performance. *Financial Management*, 101-112.
- Hirshleifer, D. (2015). Behavioral Finance. *The Annual Review of Financial Economics*, 133-159. doi:10.1146/annurev-financial-092214-043752
- Holmstrom, B. (1982). Moral hazard in teams. *Bell J. Econ.*, 13, 324-340.
- Ibrahim, M. (2025, February 11). *Siap-Siap! OJK Sebut Bakal Ada 6 Bank 'Naik Kelas' ke KBMI IV*. Retrieved from infobanknews.com:
[https://infobanknews.com/siap-siap-ojk-sebut-bakal-ada-6-bank-naik-kelas-ke-kbmi-iv/#:~:text=Keempat%20bank%20yang%20saat%20ini,Persero\)%20Tbk%20\(BBNI\)](https://infobanknews.com/siap-siap-ojk-sebut-bakal-ada-6-bank-naik-kelas-ke-kbmi-iv/#:~:text=Keempat%20bank%20yang%20saat%20ini,Persero)%20Tbk%20(BBNI)).
- Janis, I. (1982). Groupthink. *Houghton-Mifflin : Boston*.
- Kaur, P., Stoltzfus, J., & Yellapu, V. (2018). Descriptive statistics. *International Journal of Academic Medicine*, 4:60-63.
- MacCrimmon, K., & Wehrung, D. (1990). Characteristics of risk taking executives. *Manag. Sci*, 36, 422-435.
- Micskei, Z., Madeira, H., Avritzer, A., Majzik, I., Vieira, M., & Antunes, N. (2012). *Robustness Testing Techniques and Tools*. Berlin: Springer-Verlag Berlin Heidelberg. doi:https://doi.org/10.1007/978-3-642-29032-9_16
- Nainggolan, Y., Prahmila, D., & Syaputri, A. (2023). Do board characteristics affect bank risk-taking and performance? Evidence from Indonesian and Malaysian Islamic banks. *Journal of Management and Governance*, pages 1115-1145. doi:<https://doi.org/10.1007/s10997-022-09625-w>
- Pathan, S., & Faff, R. (2013). Does board structure in banks really affect their performance? *Journal of Banking & Finance*, 1573-1589.
- Putri, A. S. (2024). *Penanganan Heterogenitas Spasial pada Regresi Panel Terroboti Geografis*. Skripsi. Fakultas Matematika dan Ilmu Pengetahuan Alam. Universitas Gadjah Mada.
- Ricciardi, V., & Simon, H. K. (2000). What is Behavioral Finance? *Business, Education and Technology Journal*.

- Schindler, P. S. (2019). *Business Research Methods*. New York: McGraw Hill.
- Septianingsih, A. (2022, December). Pemodelan Data Panel Menggunakan Random Effect Model untuk Mengetahui Faktor Yang Memengaruhi Umur Harapan Hidup di Indonesia. *Lebesgue: Jurnal Ilmiah Pendidikan Matematika, Matematika dan Statistika, Vol. 3, No. 3, 525:536*.
doi:10.46306/lb.v3i3
- Widarjono, A. (2009). *Ekonometrika Pengantar dan Aplikasinya, Edisi Ketiga*. Yogyakarta: Ekonesia.
- Xu, D., & Lee, S. (2007). *Handbook of Research Methods in Public Administration, Second Edition*. Miller.
doi:DOI:10.1201/9781420013276.ch32
- Zuhroh, I., Rofik, M., & Echchabi, A. (2021). Banking stock price movement and macroeconomic indicators: k-meansclustering approach. *Cogent Business & Management*. doi:<https://doi.org/10.1080/23311975.2021.1980247>
- Zulfikar, R. (n.d.). *Estimation Model And Selection Method Of Panel Data Regression : An Overview Of Common Effect, Fixed Effect, And Random Effect Model*. Fakultas Ekonomi Universitas Islam Kalimantan MAB Banjarmasin.